IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
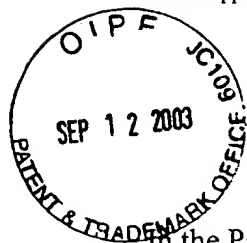
In the Patent Application of: **DELURGIO et al.**

Serial No. : **09/741,957**

Art Unit: 3629

Filed: **December 20, 2000**

Examiner: Cosimano, Edward R.

For: **FINANCIAL MODEL ENGINE**

Mail Stop: Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

September 12, 2003

Dear Sirs:

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INFORMATION DISCLOSURE STATEMENT FILED

UNDER 37 C.F.R. §§ 1.56 AND 1.97(b)

Pursuant to 37 C.F.R. § 1.56, Applicants bring the following documents to the
Examiner's attention in the referenced application.

Citation of the above documents shall not be construed as an admission that the
documents are necessarily prior art with respect to the referenced application. Furthermore,
citation of the above documents shall not be construed as a representation that a search has been
made or an admission that the information cited herein is, or is considered to be, material to
patentability as defined in 37 C.F.R. § 1.56(b).

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted
under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

__X__ 37 C.F.R. § 1.97(b). This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits or, (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement.

____ 37 C.F.R. § 1.97(c). This Information Disclosure Statement is filed after the period specified in C.F.R § 1.97(b), but before the mailing date of either (i) a final action under § 1.113 or, (ii) a notice of allowance under § 1.311.

____ A certification pursuant to 37 C.F.R. §1.97(e) or

____ A check for $180.00 for the fee under 37 C.F.R. § 1.17(p).

If the Examiner has any questions or comments with respect to the present application, the Examiner is respectfully invited to telephone the undersigned at (925) 570 8198.

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U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. DEM1P004	SERIAL NO. 09/741,957
List of DOCUMENTS CITED BY APPLICANT COMPLY WITH 37 C.F.R. 1.56	APPLICANT DELURGIO	
SEP 1 2 2003	FILING DATE 12/20/00	GROUP 3629

U.S. PATENT DOCUMENTS

EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	CA	"PCT International Search Report", Application Number PCT/US02/14977, mailed May 5, 2003.
	CB	DYER, ROBERT F. et al., "Case Studies in Marketing Decisions Using Expert Choice," Decision Support Software, 1988, Pages 2-7, 73-108.

EXAMINER	DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.